

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/25/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chris Andrew Biro
HC 64 Box 1905
Moab, UT 84532

Case Number:
11-20873 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8172

Attorney for Debtor(s) (name and address):

David T. Berry
Berry & Tripp
5296 South Commerce Drive
Suite 200
Salt Lake City, UT 84107
Telephone number: (801) 265-0700

Bankruptcy Trustee (name and address):

J. Kevin Bird tr
Bird & Fugal
384 East 720 South
Suite 201
Orem, UT 84058
Telephone number: (801) 426-4700

Meeting of Creditors

Date: **February 23, 2011**

Time: **9:30 am**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/25/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 2/3/11

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service

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CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 11-20873

User: dlj
Form ID: rab9a

Page 1 of 1
Total Noticed: 23

Date Rcvd: Feb 03, 2011

The following entities were noticed by first class mail on Feb 05, 2011.

db +Chris Andrew Biro, HC 64 Box 1905, Moab, UT 84532-9611
aty +David T. Berry, Berry & Tripp, 5296 South Commerce Drive, Suite 200,
Salt Lake City, UT 84107-5337
7473011 Attorney General for United States, Michael B. Mukasey, 950 Pennsylvania Ave, NW, Room 4400,
Washington, DC 20530-0001
7473012 +Bobby & Waltraude Moss, 21711 Cedar Creek Rd., Amboy, WA 98601-3805
7473013 +Continental Credit Assc., PO Box 16670, Portland, OR 97292-0670
7473014 +Griffith Law, PO Box 18163, Portland, OR 97218-0163
7473016 Harborview Medical Center, 325 Ninth Ave., Seattle, WA 98104-2499
7473015 Harborview Medical Center, PO Box 34001, Seattle, WA 98124-1001
7473020 Merchants Credit Association, PO Box 7416, Bellevue, WA 98008-1416
7473022 +NCO Financial System, PO Box 15270, Wilmington, DE 19850-5270
7473021 Natures Choice Essentials, PO Box 1793, Stanwood, WA 98292-1793
7473024 Pacific Coast Recovery Service, Inc., 708 Main St. #204, Oregon City, OR 97045-1845
7473025 +Ryan D. Whitaker, 1220 Main Street, Suite 455, Vancouver, WA 98660-2963
7473026 Scenic & Wildlife Images, 11845 Lower River Rd., Grants Pass, OR 97526-9613
7473027 +Susan Hlliard, 1425 Braodway #7, Seattle, WA 98122-3854
7473028 +US Attorney, District of Utah, Brett L. Tolman, 185 South State St. #400,
Salt Lake City, UT 84111-1552
7473030 Virginia Mason Clinic, PO Box 34924, Seattle, WA 98124-1924
7473031 +Virginia Mason Medical Center, 1100 Ninth Ave., Seattle, WA 98101-2756

The following entities were noticed by electronic transmission on Feb 03, 2011.

tr +EDI: QJKBIRD.COM Feb 03 2011 20:33:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South,
Suite 201, Orem, UT 84058-6320
7473018 EDI: IRS.COM Feb 03 2011 20:33:00 Internal Revenue Service, Insolvency, Mail Stop 5021,
50 South 200 East, Salt Lake City, UT 84111
7473019 +EDI: IRS.COM Feb 03 2011 20:33:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
7473023 E-mail/Text: orsbankruptcy@utah.gov Office of Recovery Services,
515 East 100 South, P.O. Box 45033, Salt Lake City, UT 84145-0033
7473029 +EDI: UTAHTAXCOMM.COM Feb 03 2011 20:28:00 Utah State Tax Commission, Attn: Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7473017* +Harborview Medical Center, PO Box 34001, Seattle, WA 98124-1001

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2011

Signature:

